SHORT TERM VACATION RENTALS AND SENIORS HOUSING

Dear Derek and Dianne.

In the January edition of the Pender Post you invited suggestions concerning the subjects referenced above. I believe both of them are critically important to the economic, social and long-term well being of Pender Island so I feel compelled to offer my thoughts in the hope that they will be of value as you work your way toward political and planning solutions to these matters.

I have tried, probably unsuccessfully, to keep my thoughts as concise and brief as possible. What follows is intended to be a summary of some of the ideas I have developed over time. There is much more that needs to be said to fully explain them. I hope they might contribute in some small way to your deliberations.

SHORT TERM VACATION RENTALS (STVR'S)

I suggest that a blanket prohibition against all STVR'S on North Pender Island is not a sensible solution to problems caused by their existence because it ignores the numerous benefits that they can deliver. I believe that they are needed for a number of important reasons.

First, they provide an opportunity for families to visit the Island that cannot be realized in any other way. Notwithstanding the prohibition, I am aware of a several couples who have come to North Pender Island each summer for the past number of years, generally spending two or three weeks enjoying the comfort and privacy of a home away from home. I know they would not come here if this type of accommodation were not available to them. Houses are also likely the preferred accommodation for small groups or for a family with children. The effect of the loss of the money that these visitors will spend while vacationing here on most, if not all, of our local businesses is obvious.

Second, I suggest that the local real estate market is in need of all possible stimulation in order to support strong housing prices and to ensure that properties are selling within a reasonable period of time. A strong housing market is not only of importance to current and prospective home owners but materially impacts other aspects of our community such as attracting young families looking to relocate to a vibrant and progressive community who bring with them their entrepreneurial energy. Prospective purchasers who do not intend to move to Pender Island until their retirement years may well consider purchasing housing here during their working lives if they are able to mitigate the cost of doing so by generating revenue from their investments in the meantime. The income such people receive from short term vacation rentals could very well make a house purchase here affordable now rather than being deferred for years into the future or being abandoned altogether.

Third and tied into the issue of seniors housing, a vibrant housing market would facilitate the opportunity of seniors wishing to sell their current property in order to invest in a form of seniors housing. My sense is that many seniors who otherwise might seriously consider remaining on the Island if an acceptable form of seniors housing was available are unable to do so because their houses are either not selling at all or are taking too long to sell.

Having put forward an argument in favour of STVR'S, I would strongly urge that unambiguous and enforced requirements relating to their use be attached to them. I understand the concern of residents who are subjected to all night parties going on in rented houses nearby or to the irresponsible use of water by visitors who do not understand the need for conservation. These concerns can reasonably be accommodated. I suggest that permits be issued to successful applicants upon payment of a fee that would cover the cost of employing a by-law enforcement officer to enforce the terms of the permit. Some of those terms might include a limit on the number of people who can occupy a rental house at any given time, criteria relating to noise control and hours of outdoor activity and the consumption of water. In the event of a breach of any term of the permit, the by-law enforcement officer would have a conversation with the tenant and failing a satisfactory resolution of the problem or its reoccurrence, have the authority to cancel the permit and order the immediate cessation of the rental arrangement.

I appreciate that there are a number of other issues such as how many permits should be issued, what the criteria for permit granting should be and where permits should be allowed that would need to be determined. The devil is always in the detail but the complexity of the challenge and the strong division in public opinion over the issue is not an excuse for doing nothing.

SENIORS HOUSING

I have been fairly actively involved over the last few years in trying to develop support for a seniors housing initiative. Our community will not be complete until seniors housing becomes a reality. I am aware of a number of cases where seniors have reluctantly been forced to leave the Island because appropriate housing is not available for them. Often homes and properties are no longer manageable; there are problems with loneliness, isolation, too many stairs or too many jobs that need to be done, gardens that are too large to look after. These are problems that can be solved if choices are made available.

The most obvious option and the one that is perhaps the most readily implemented would be to permit self-contained secondary suites. A host of issues arise when this idea is advanced but at its simplest and in response to its most basic reason for being permitted, I suggest that, at the least, senior homeowners should be permitted to install secondary suites where reasonable guidelines can be satisfied. Tenants would potentially provide a number of benefits including alleviating loneliness, assisting with odd jobs, providing emotional support and sometimes even delivering

caregiving. In some cases, income received from rental suites would be an essential part of the plan needed to keep seniors in their homes. As an added bonus, secondary suites would also help alleviate the rental housing shortage by making more choices available at competitive rental rates.

How far the idea of secondary suites should be extended and for how long – during the period of ownership by a senior or indefinitely; whether they should be generally available as an option for all who desire it, or be restricted only to seniors – and how far the capacity of our water and other resources can be extended to facilitate the added population that might result are issues that would need to be considered. From the perspective of seniors housing alone, it should not be too difficult to work out a plan that would permit secondary suites for so long as the houses affected were owned by seniors, along, hopefully, in conjunction with a program that would provide financial assistance, where required, to make necessary renovations. Once that political decision is made, the other more difficult issues could be dealt with later on.

Another viable alternative to secondary suites that might be preferred by many seniors is the establishment of pockets of specifically zoned seniors' housing. There are undoubtedly a number of different models that merit consideration. The final choice or choices for development must necessarily depend on financial feasibility as there is little or no government or other money available to facilitate subsidized or social housing options and on the degree of commitment that seniors are prepared to make to the model of their choice.

I would like to see a focused discussion encouraged that would allow interested seniors to consider all available options and create support among their peers to make the option of their choice a reality. It would be critical to that discussion to have at least one form of possible development sufficiently described so that its advantages and shortcomings could be intelligently discussed with the goal being to reach a consensus that would appeal to one or more groups. Essential to this discussion, as well, would be the identification of one or more sites suitable for development that could be made available if the desire to acquire them resulted from the deliberations. Conditional agreements of purchase and sale or options to purchase would be obvious tools available to accomplish that goal. Ideally, a substantial level of government commitment to the acquisition of appropriate sites for seniors housing might be obtained. This would be very important in ensuring the achievement of the goal of providing seniors housing.

Whatever plan is selected, it should, in my view, be predicated upon the following principles to be enshrined in legislation:

(1) Recognition and commitment to the model of "affordable" market-based housing. Under that concept, there might be some government money provided, some private donations made, some below-retail pricing on materials and even donated or below market labour provided. We live in a very generous community that could reasonably be expected to

- enthusiastically support seniors housing under the appropriate circumstances.
- (2) Acceptance of zoning the same as or similar to the present CS zone that limits the use of lands provided for seniors housing to that sole purpose and provides that ownership (or whatever other form of interest is preferred) and occupation (except for caregivers) are to be limited to seniors as defined in the by-law.
- (3) Acceptance of the control over the purchase price that may be paid by a subsequent purchaser of an interest in real estate located in the zone to the lesser of the actual cash contribution paid by the senior toward the purchase of his or her ownership interest plus an adjustment based on the cost of living or the market value of the property. This would help to ensure the continuing affordability of such housing for seniors and would encourage government and private benefactors to participate in its development.

I would be pleased to discuss these ideas further with you if you wish to do so.

Regards,

Al Bloomenthal